

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Frank Franzo  
Linda Susan Franzo  
Debtor(s)

Case No. 20-03239-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Dec 09, 2020

User: AutoDocket  
Form ID: ntcnfhr

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Frank Franzo, Linda Susan Franzo, 120 Perrin St, Swoyersville, PA 18704-1918
5371975	+ Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5377249	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5371976	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5371979	+ Citibank/Best Buy, Po Box 790034, St Louis, MO 63179-0034
5371984	+ Enid Mora, 279 Flour Lane, Langhorne, PA 19047-1528
5371985	Freedom Mortgage, PO Box 6656, Chicago, IL 60680-6656
5371986	Geisinger, P.O. Box 983148, Boston, MA 02298-3148
5375191	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5377176	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5371991	SUBARU MOTORS FINANCE, PO BOX 78058, PHOENIX, AZ 85062-8058
5371990	+ Specialized Loan Servicing/SLS, P.O. Box 636005, Littleton, CO 80163-6005
5371989	+ Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
5371992	Subaru Motors Finance, P.O. Box 78058, Hillsboro, OR 97123
5378366	+ VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
5374109	+ Wells Fargo Bank, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 09 2020 19:28:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5371977	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 09 2020 19:28:11	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5373694	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 09 2020 19:28:11	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5371980	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 09 2020 19:10:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5371981	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 09 2020 19:10:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5371982	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 09 2020 19:10:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
5373127	Email/Text: mrdiscen@discover.com	Dec 09 2020 19:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5371983	+ Email/Text: mrdiscen@discover.com	Dec 09 2020 19:10:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5371978	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 09 2020 19:28:09	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

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5371987	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 09 2020 19:10:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5371988	Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2020 19:10:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
5371993	+ Email/PDF: gecsedl@recoverycorp.com	Dec 09 2020 19:28:52	Synco/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5371994	+ Email/PDF: gecsedl@recoverycorp.com	Dec 09 2020 19:28:10	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5372409	+ Email/PDF: gecsedl@recoverycorp.com	Dec 09 2020 19:28:28	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5371995	+ Email/PDF: gecsedl@recoverycorp.com	Dec 09 2020 19:28:28	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5371996	+ Email/PDF: gecsedl@recoverycorp.com	Dec 09 2020 19:28:09	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5371997	+ Email/PDF: gecsedl@recoverycorp.com	Dec 09 2020 19:28:28	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5371998	+ Email/PDF: gecsedl@recoverycorp.com	Dec 09 2020 19:28:10	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5371999	+ Email/Text: dbogucki@trumark.org	Dec 09 2020 19:10:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2712
5372000	Email/Text: bknotice@upgrade.com	Dec 09 2020 19:10:00	Upgrade, Inc., 275 Battery Street, 23rd Floor, San Francisco, CA 94111
5372001	+ Email/Text: vci.bkcy@vwcredit.com	Dec 09 2020 19:10:00	Volkswagen Credit Inc., P.O. Box 3, Hillsboro, OR 97123-0003
5372002	+ Email/Text: vci.bkcy@vwcredit.com	Dec 09 2020 19:10:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003
5372003	Email/PDF: gecsedl@recoverycorp.com	Dec 09 2020 19:28:28	Walmart, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Roger Mattes, Jr	on behalf of Debtor 1 Frank Franzo matteslaw@epix.net joan.bird@frontier.com
Roger Mattes, Jr	on behalf of Debtor 2 Linda Susan Franzo matteslaw@epix.net joan.bird@frontier.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Frank Franzo,

Chapter 13

**Debtor 1**

Case No. 5:20-bk-03239-RNO

Linda Susan Franzo,  
fka Linda Susan Seiler,

**Debtor 2**

**Notice**

The confirmation hearing has been scheduled for both Debtors on the date indicated below.

A deadline of **January 27, 2021** has been set for objections to confirmation of the Plan. Any objections to confirmation of the Plan will be heard at this hearing. Counsel should be prepared to proceed with said hearing on any unresolved objections to the plan at this time.

United States Bankruptcy Court The hearing will be held telephonically, using CourtCall. Please contact them, at 866-582-6878, no later than 24 hours, before your hearing.	Date: February 3, 2021  Time: 09:30 AM
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A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

**FACE MASKS AND APPROPRIATE SOCIAL DISTANCING WILL BE REQUIRED IN THE COURTROOM.**

Initial requests for a continuance of hearing ( *L.B.F. 9013-3, Request to Continue Hearing/Trial with Concurrence* ) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing telephonically shall be made in accordance with L.B.R. 9074-1(a).

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**

Max Rosenn U.S. Courthouse  
197 South Main Street  
Wilkes-Barre, PA 18701  
(570) 831-2500

**For the Court:**

Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Courtney Wojtowicz, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: December 9, 2020

ntcnfhrg (03/18)